

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re: : Case No.: 21-20642-GLT  
Joanne M. Roman : Chapter: 7  
: :  
: :  
: :  
Debtor(s). : Date: 7/24/2025  
Time: 11:00

**PROCEEDING MEMO**

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**MATTER:** #24 - Motion to Reopen Chapter 7 Case Under 11 U.S.C. Section 350(b); Motion to Avoid Judgment Lien Pursuant to 11 U.S.C. Section 522(f)(1)(A) and for Civil Contempt Sanctions for Violation of Discharge; Motion for Injunction Pursuant to 11 U.S.C. Sections 105(a) and 524(a)(2); Motion for Relief Under the Bankruptcy Discharge [Response due at time of the hearing]  
#28 - Exhibits Filed by Debtor  
#34 - Response in Compliance with Order Setting Hearing / Declaration of Joanne Marie Roman  
#35 - Objection Filed by M& T Bank

**APPEARANCES:**  
Debtor: Pro - Se (Joanne M. Roman)  
M&T BANK: Matthew Fissel

**NOTES:**

Roman: I don't believe M&T Bank has standing. In the 2021 bankruptcy, I received my discharge, and I don't understand why a 2011 judgment from the state court in Erie County can be transferred to Butler County to attempt to seize my property. You cannot modify a mortgage without a contract, and I don't believe that what M&T has is a mortgage.

Fissel: The Debtor is trying to relitigate issues from the state court, as you stated, under the Rooker-Feldman doctrine, you cannot "grade the papers of the state court judge," and I do not believe you have jurisdiction over this matter.

**OUTCOME:**

1. For the reasons stated on the record at the hearing on July 24, 2025 the *Motion to Reopen Case Under 11 U.S.C. § 350(b)*, [Dkt. No. 24], is **DENIED**. [Chambers to Issue]
2. For the reasons stated on the record at the hearing on July 24, 2025 the *Motion to Avoid Judgment Lien Pursuant to 11 U.S.C. 522(f)(1)(A) and for Civil Contempt Sanctions for Violation of Discharge*, [Dkt. No. 24], is **DENIED** as **MOOT**. [Chambers to Issue]
3. For the reasons stated on the record at the hearing on July 24, 2025 the *Injunction Pursuant to 11 U.S.C. §§ 105(a) and 524(a)(2) Motion for Relief Under the Bankruptcy Discharge*, [Dkt. No. 24], is **DENIED** as **MOOT**. [Chambers to Issue]

**DATED:** 7/24/2025